

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Deborah L. Jackson
Debtor

Case No. 18-12239-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
Form ID: 309IPage 1 of 2
Total Noticed: 29

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db Deborah L. Jackson, 4501 Disston Street, Philadelphia, PA 19135-1819
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
 14084708 FedLoan Servicing, Bankruptcy Dept., P.O. Box 60610, Harrisburg, PA 17106-0610
 14084714 +Phila. Gas Works- Bankr. Unit, P.O. Box 3500, 800 W. Montgomery Ave, 3rd Flr, Philadelphia, PA 19122-2806
 14084717 Raymour & Flanagan, 7230 Morgan Road, P.O. Box 130, Liverpool, NY 13088-0130
 14084718 Sams Club, a/k/a, Wal-Mart, Stores, Inc., Bankruptcy Department, 608 Southwest 8th Street, Bentonville, AR 72712-6207
 14084720 TLC - The Lawn Company, P.O. Box 698, Shrewsbury, MA 01545-8698
 14084721 U.S. Department of Housing, & Urban Development, National Servicing Center, 301 NW 6th Street, Suite 200, Oklahoma City, OK 73102-2811

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: r.mcneill@verizon.net May 10 2018 02:47:55 RONALD G. MCNEIL,
 McNeil Legal services, 1333 Race Street, Philadelphia, PA 19107-1585
 smg E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:06 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2018 02:48:22
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 10 2018 02:48:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 10 2018 02:48:43 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14102708 +E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:06
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
 14084705 EDI: CAPONEAUTOMOTIVE.COM May 10 2018 06:34:00 Capital One Auto Finance, P.O. Box 60511,
 City of Industry, CA 91716-0511
 14084706 EDI: WFNNB.COM May 10 2018 06:33:00 Comenity Bank, Bankruptcy Department,
 P.O. Box 182273, Columbus, OH 43218-2273
 14084707 EDI: USBANKARS.COM May 10 2018 06:33:00 Elan Financial Services,
 225 W Station Square Drive, Suite 620, Pittsburgh, PA 15219-1174
 14084709 EDI: IRS.COM May 10 2018 06:34:00 Internal Revenue Service, Bankruptcy Division,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 14084710 EDI: MID8.COM May 10 2018 06:33:00 Midland Funding, LLC, 3111 Camino Del Rio North,
 Suite 1300, San Diego, CA, 92108-5750
 14084712 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2018 02:48:22 PA Dept of Revenue,
 Bankruptcy Division, Office of Chief Counsel, P.O. Box 280946, Harrisburg, PA 17128-0496
 14084711 E-mail/Text: blegal@phfa.org May 10 2018 02:48:45 PA Housing Finance Agency,
 Office of Chief Counsel, 211 N. Front Street, P.O. Box 8029, Harrisburg, PA 17105-8029
 14084713 E-mail/Text: bankruptcygroup@peco-energy.com May 10 2018 02:48:11 PECO Energy Co.,
 Bankruptcy Group, 2301 Market Street # N3-2, Philadelphia, PA 19103-1338
 14084716 EDI: PRA.COM May 10 2018 06:33:00 Portfolio Recovery Assoc., LLC, Bankruptcy Dept.,
 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4962
 14085511 +EDI: PRA.COM May 10 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14084715 +E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:06 Philadelphia Law Department,
 Bankruptcy Unit, Municipal Services Bldg, 1401 JFK Blvd, Room 508,
 Philadelphia, PA 19102-1617
 14084719 EDI: RMSC.COM May 10 2018 06:34:00 Synchrony Bank, Bankruptcy Department,
 170 West Election Rd, Ste 125, Draper, UT 84020-6425
 14084722 EDI: VERIZONCOMB.COM May 10 2018 06:34:00 Verizon Communications, Bankruptcy Department,
 P.O. Box 4846, Trenton, NJ 08650-4846
 14084723 EDI: WFFC.COM May 10 2018 06:33:00 Wells Fargo Card Services, Bankruptcy Department,
 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001
 14084724 EDI: WFFC.COM May 10 2018 06:33:00 Wells Fargo Dealer Services, Inc.,
 Office of General Counsel, 23 Pasteur, Irvine, CA 92618-3816

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Lisa
Form ID: 309I

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
RONALD G. MCNEIL on behalf of Debtor Deborah L. Jackson r.mcneill@verizon.net
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Deborah L. Jackson**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **18-12239-jkf**

Social Security number or ITIN **xxx-xx-9632**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**
Date case filed for chapter **13 4/3/18**

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Deborah L. Jackson | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 4501 Disston Street Philadelphia, PA 19135-1819 | |
| 4. Debtor's attorney Name and address | RONALD G. MCNEIL McNeil Legal services 1333 Race Street Philadelphia, PA 19107-1585 | Contact phone (215) 564-3999 Email: r.mcneil1@verizon.net |
| 5. Bankruptcy trustee Name and address | FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606 | Contact phone (610)779-1313 Email: ecfmail@fredreiglech13.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 900 Market Street Suite 400 Philadelphia, PA 19107 | Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/9/18 |

For more information, see page 2

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|--|---|--|--|--|
| <p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> | | | | |
| <p>8. Deadlines</p> | | | | |
| <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> | | | | |
| <p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> | <p>Filing deadline: 8/7/18</p> | | | |
| <p>You must file:</p> | | | | |
| <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | | | |
| <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> | <p>Filing deadline: 6/12/18</p> | | | |
| <p>Deadline for governmental units to file a proof of claim:</p> | <p>Filing deadline: 9/30/18</p> | | | |
| <p>Deadlines for filing proof of claim:</p> | | | | |
| <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> | | | | |
| <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> | | | | |
| <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> | | | | |
| <p>Deadline to object to exemptions:</p> | <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p> | | | |
| <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> | | | | |
| <p>9. Filing of plan</p> | <p>The debtor has filed a plan. This plan proposes payment to the trustee of \$395.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:</p> | | | |
| <p>7/18/18 at 09:30 AM, Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107</p> | | | | |
| <p>10. Creditors with a foreign address</p> | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p> | | | |
| <p>11. Filing a chapter 13 bankruptcy case</p> | <p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p> | | | |
| <p>12. Exempt property</p> | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p> | | | |
| <p>13. Discharge of debts</p> | <p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p> | | | |